Case 14-43824 Doc 1 Filed 12/08/14 Entered 12/08/14 17:03:50 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 58

United States Bankruptcy Court	
	Voluntary Petition
Northern District of Illinois Eastern Division	

Name of Debtor (if individual, enter Last, First, Middle):						Nan	Name of Joint Debtor (Spouse) (Last, First, Middle)						
	V	Veller, I	David L	-ee			Weller, Cynthia Louise						
All Other Names u and trade names):	sed by the De	ebtor in the las	t 8 years (incl	ude married	, maiden		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):						
Last four digits of S	oc. Sec. or In	dividual-Taxpa	ayer I.D. (ITIN) No./Comp	lete EIN	Last	four digits of Soc	. Sec. or Individua	al-Taxpayer I.D.	(ITIN) No./Com	plete EIN		
(if more than one, s	state all) *	***-**-4	895			(if m	ore than one, stat	e all) *	***-**-6′	162			
Street Address of I	`		and State):				eet Address of Joi	,	Street, City, and	State):			
8350 S. Sc		е		_				lisuaie					
Chicago II	-				60652	<u> </u>	hicago IL				60652		
County of Residen	ce or of the P	rincipal Place	of Business:			Cou	unty of Residence	or of the Principa	I Place of Busin	ess:			
COOK									COOK				
Mailing Address of Debtor (if different from street address)						Mai	ling Address of Jo	int Debtor (if diffe	erent from street	address):			
,						,	•						
Location of Princip	al Assets of B	susiness Debto	or (if different	from street a	address above):								
ī		r (Form of Orga	anization)		(Ch	e of Busi eck one bo		w	Chapter of Bar hich the Petitio	nkruptcy Code n is Filed (Chec			
Individual (includes Joint Debtors)					☐ Heath Care I☐ Single Asset		ate as	Chapter 7	7 🔲 Cha	apter 15 Petition	n for Recognition		
See Exhibit D on page 2 of this form					defined in 11			Chapter 9	9 of a	Foreign Main F	•		
☐ Corporation (includes LLC & LLP)					Railroad Stockbroker		☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 15 Pe				n for Recognition		
☐ Partnership					Commodity B	Broker	cer Chapter 13 of a F			Foreign Nonm	ain Proceeding		
Other (If o					☐ Clearing Bar	nk							
cneck this		e type of entity	y below.)		☐ Other								
	Chapte	er 15 Debtors				Exempt Endown		_		ebts (Check one	Box)		
Country of debtor's	center of mai	n interests:		-	☐ Debtor is a ta	ax-exemp	Debts are primarily consumer debts, defined in 11 U.S.C.				Debts are primarily		
Each country in wh	ich a foreign p	proceeding by	, regarding, or		organization	under Tit	le 26 of the	§ 101(8) a	01(8) as "incurred by an business				
against debtor is pe	ending:				United States Revenue Co	,	ne Internal		primarily for a per household purpo				
		Filing Fee (Check one box)			Che	ck one box	С	hapter 11 Debto	ors			
Filing Fee atta	ched							all business debto		-	• •		
☐ Filing Fee to be	e paid in insta	Ilments (appli	cable in individ	luals only).	Must attach		Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Check if:						
signed application	tion for the co	urt's considera	ation certifying	that the de	btor is	-	Debtor's aggregate noncontingent liquidated debts (excluding debts owed to						
☐ Filing Fee wav	ier requested	(applicable to	chapter 7 ind	viduals only	/). Must	Ch	eck all applicable						
attach signed a	application for	the court's co	nsideration. S	See Official I	Form 3B.			filed with this peting the plan were so		n from one of m	ore classes		
							of creditors, in a	acccordance with	11 U.S.C. § 112	6(b).	Ole classes		
Statistical/Admini			alo for diatribu	tion to unco	oured eredtiers					This space is	for court use only25.00		
	tes that, after	any exempt p	roperty is excl		dministrative exper	nses paid	, there will be no						
Estimated Number o	f Creditors												
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over				
49 Estimated Assets	99	199	999	5,000		25,000	50,000	100,000	100,000				
□ \$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00		\$50,000,00	□ 01 \$100,000,001	\$500,000,001	More than				
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million		to \$100 million	to \$500 million	to \$1billion	\$1 billion				
Estimated Liabilities										1			
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,00 to \$10	1 \$10,000,001	\$50,000,00 to \$100			More than \$1 billion				
\$50,000	\$100,000	\$500,000	to \$1	to \$10 million		million	to \$500 million	to a inilion	ψ ι DilliOΠ	I			

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B1 (Official Form 1) (12/11)) Document	_ Page 2 of 58						
Voluntary Petition	Name of Debtor(s)						
This page must be completed and filed in every case)	David Lee Weller						
	Cynthia Louise Weller						
All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional sheet))					
Location Where Filed:	Case Number:	Date Filed:					
None							
None							
Pending Bankruptcy Case Filed by any Spouse, Partner, or A	Affilate of this Debtor (if more than one, attach a						
Name of Debtor:	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
	·						
	Evhi	ihit B					
Exhibit A		ibit B I whose debts are primarily consumer debts.)					
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission	I, the attorney for the petitioner named in the fo	-					
pursuant to Section 13 or 15 (d) of the Securities Exchange Act of	have informed the petitioner that [he or she] ma						
1934 and is requesting relief under chapter 11.)	or 13 of title 11, United States Code, and have						
100 Tana to requesting relief and or oraptor 111.)	each such chapter. I further certify that I have of required by 11 USC § 342(b).	delivered to the debtor the hotice					
_							
Exhibit A is attached and made a part of this petition.	/s/ Joseph Ma	ark D'Onofrio					
	La a a su la Manula Di Cara foi a	Dated: 12/06/2014					
	Joseph Mark D'Onofrio	Dated: 12/00/2014					
Exh	ibit C						
Does the debtor own or have possession of any property that poses or is alleg		arm to public health or safety?					
Yes, and Exhibit C is attached and made a part of this petition.							
No.							
Exh	ibit D						
(To be completed by every individual debtor. If a joint petition is fil	ed, each spouse must complete and attach a sepa	arate Exhibit D.)					
Exhibit D completed and signed by the debtor is attached and made a part of this	petition.						
If this is a joint petition:							
Exhibit D also completed and signed by the joint debtor is attached and made a page.	ort of this petition.						
Information Regardi	ng the Debtor - Venue						
_	pplicable Box.)						
Debtor has been domiciled or has had a residence, principal p	lace of business, or principal assets in this I	District for 180 days					
immediately preceding the date of this petition or for a longer p	part of such 180 days than in any other Distr	rict.					
There is a bankruptcy case concerning debtor's affiliate, gene	ral partner, or partnership pending in this Di	istrict.					
Debtor is a debtor in a foreign proceeding and has its principa	place of business or principal assets in the	United					
States in this District, or has no principal place of business or							
or proceeding [in a federal or state court] in this District, or the	interests of the parties will be served in reg	ard to the					
relief sought in this District.							
Certification by a Debtor Who Resid	os as a Tonant of Posidontial Pro	porty					
	plicable boxes.)	perty					
Landlord has a judgment against the debtor for possession of	debtor's residence. (If box checked, comple	ete the					
following.)	<u> </u>						
(Name of landlord that obtained judgment)							
(Address of Landlord)							
Debtor claims that under applicable nonbankruptcy law, there	are circumstances under which the debtor w	vould be					
permitted to cure the entire monetary default that gave rise to							
possession was entered, and							
Debtor has included in this petition the deposit with the court of	f any rent that would become due during the	e 30-day					
period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this of							
Debtor certifies that he/she has served the Landlord with this	certification. (11 U.S.C. § 362(1))						

PFG Record # 613151 B1 (Official Form 1) (1/08) Page 2 of 3

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

David Lee Weller Cynthia Louise Weller

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ David Lee Weller

David Lee Weller

Dated: 11/25/2014

/s/ Cynthia Louise Weller

Cynthia Louise Weller

Dated: 11/25/2014

Signature of Attorney

/s/ Joseph Mark D'Onofrio

Signature of Attorney for Debtor(s)

Joseph Mark D'Onofrio

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

D ()

Date: 12/06/2014

 * In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	David Lee Weller
Date	ed: 11/25/2014 /s/ David Lee Weller
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Cynthia Louise Weller	
Dat	ted: 11/25/2014	/s/ Cynthia Louise Weller	X Date & Sign
I ce	rtify under penalty of perjury th	at the information provided above is true and correc	rt.
	The United States trustee or does not apply in this district.	bankruptcy administrator has determined that the credit counseling	requirement of 11 U.S.C. § 109(h)
	Active military duty in a mili	tary combat zone.	
	· ·	I.S.C. § 109(h)(4) as physically impaired to the extent of being unabling in person, by telephone, or through the Internet.);	e, after reasonable effort, to
		U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental ons with respect to financial responsibilities.);	l deficiency so as to be incapable
	4. I am not required to receive a by a motion for determination by the co	a credit counseling briefing because of: [Check the applicable stater urt.]	nent.] [Must be accompanied
	your bankruptcy petition and promptly management plan developed through of the 30-day deadline can be granted	to the court, you must still obtain the credit counseling briefing within file a certificate from the agency that provided the counseling, togeth the agency. Failure to fulfill these requirements may result in dismisonly for cause and is limited to a maximum of 15 days. Your case for filing your bankruptcy case without first receiving a credit counsely.	ner with a copy of any debt sal of your case. Any extension may also be dismissed if the
	seven days from the time I made my re	it counseling services from an approved agency but was unable to dequest, and the following exigent circumstances merit a temporary way case now. [Must be accompanied by a motion for determination be	aiver of the credit counseling
	the United States trustee or bankrupton performing a related budget analysis, but the control of	the filing of my bankruptcy case, I received a briefing from a credit copy administrator that outlined the opportunties for available credit couput I do not have a certificate from the agency describing the service ncy describing the services provided to you and a copy of any debturys after your bankruptcy case is filed.	nseling and assisted me in s provided to me. You must
	the United States trustee or bankruptcy performing a related budget analysis, a	the filing of my bankruptcy case, I received a briefing from a credit coupy administrator that outlined the opportunties for available credit coupand I have a certificate from the agency describing the services provepayment plan developed through the agency.	nseling and assisted me in

Record # 613151

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

Case No. Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$243,190	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$29,854	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$296,291	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$56,662	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$6,075
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$6,063
TOTALS			\$273,044 TOTAL ASSETS	\$352,953 TOTAL LIABILITIES	

Record # 613151

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

Case No. Chapter 7

§ 159)

STATISTICAL SUMMARY OF CERTAIN	LIABILITIES	S AND RE	LATED DATA (2	8 U.S.C. § 159)
If you are an individual debtor whose debts are primarily cons U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must re				Code (11
Check this box if you are an individual debtor whose debts are NOT information here. This information is for statistical purposes only under 28 U.S.C Summarize the following types of liabilities, as reported in the S	§ 159		erefore, are	not required to report any
Type of Liability			Amount	7
Domestic Support Obligations (From Schedule E)			\$0.00	
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)			\$0.00	
Claims for Death or Personal Injury While Debtor was Intoxical (From Schedule E) whether disputed or undisputed)	ted		\$0.00	
Student Loan Obligations (From Schedule F)			\$0.00	
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).			\$0.00	
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)			\$0.00	
	TOTAL		\$0.00	
State the following:				_
Average Income (from Schedule I, Line 16)			\$6,074.96	
Average Expenses (from Schedule J, Line 18)			\$6,063.09	
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 214; or, Form 22C-1 Line 14)	22B Line		\$8,322.70	
State the following:				
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			\$296,291	1.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		\$0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column			\$0	0.00
4. Total from Schedule F			\$56,662	2.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)			\$352,953	3.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
8350 S. Scottsdale Ave., Chicago, IL 60652 (Debtors' residence)	Fee Simple	J	\$243,190	\$269,995

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$243,190.00

Record # 613151 B6A (Official Form 6A) (12/07) Page 1 of 1

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A A	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand				
		Cash on Hand		\$82
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Marquette Bank cehcking account		\$861
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		\$3,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$100
06. Wearing Apparel		Necessary wearing apparel.		\$100
07. Furs and jewelry.		Earrings, watch, costume jewelry, wedding rings		\$1,300

Record # 613151 B6B (Official Form 6B) (12/07) Page 1 of 4

Document Page 10 of 58 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

S	CH	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
08. Firearms and sports, photographic, and other hobby equipment.		2 Shotguns and an old camera		\$750
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		\$0
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)). 12. Interest in IRA,ERISA, Keogh, or other	X			
pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.		Unknown
13. Stocks and interests in incorporated and	X			
unincorporated businesses. 14. Interest in partnerships or joint ventures.	X			
Itemize. Itemize. 15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Record # 613151 B6B (Official Form 6B) (12/07) Page 2 of 4

Document Page 11 of 58 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

	SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		Anticipated 2014 Tax refund		\$2,500				
22. Patents, copyrights and other intellectual property. Give particulars.	X							
23. Licenses, franchises and other general intangibles	X							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							
25. Autos, Truck, Trailers and other vehicles and accessories.		2007 Harley Davidson FXDB Dyna Street		\$4,900				
		Earthmover CU - 2010 Ford Flex 2003 Saturn L200 - over 104,000 miles	н	\$14,261 \$2,000				
26. Boats, motors and accessories.	X							
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and supplie used in business.	X							
30. Inventory	X							
31. Animals	X							
32. Crops-Growing or Harvested. Give particulars.	X							
33. Farming equipment and implements.	X							
34. Farm supplies, chemicals, and feed.	X							
35. Other personal property of any kind not already listed. Itemize.	X							

Record # 613151

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured		
			Total	\$29 854 00		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

SCHEDULE C - FROM	ENTI CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$146,450.* * Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
8350 S. Scottsdale Ave., Chicago, IL 60652 (Debtors' residence)	735 ILCS 5/12-901	\$ 30,000	\$243,190
01. Cash on Hand			
Cash on Hand	735 ILCS 5/12-1001(b)	\$ 82	\$82
02. Checking, savings or other			
Marquette Bank cehcking account	735 ILCS 5/12-1001(b)	\$ 861	\$861
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 1,307	\$3,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding rings	735 ILCS 5/12-1001(a),(e)	\$ 1,300	\$1,300
08. Firearms and sports, photo			
2 Shotguns and an old camera	735 ILCS 5/12-1001(b)	\$ 750	\$750
12. Interest in IRA,ERISA, Keo			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	Unknow
21. Other contingent and unliq			
Anticipated 2014 Tax refund	735 ILCS 5/12-1001(b)	\$ 2,500	\$2,500
25. Autos, Truck, Trailers and			
2003 Saturn L200 - over 104,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$2,000
2007 Harley Davidson FXDB Dyna Street	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 2,500	\$4,900

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankr	uptcy	Doc	ket	#:
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Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
1	Brendan Financial Bankruptcy Department 30 E. Ave., Ste. A Riverside IL 60546 Acct #: BFIFSH0030			Dates: 11/10/09 Nature of Lien: Mortgage - Second Market Value: \$143,190.00 Intention: Reaffirm 524 (c) *Description: 8350 S. Scottsdale Ave., Chicago, IL 60652 (Debtors' residence)				\$28,250	\$28,250
2	Earthmover Credit Union Attn: Bankruptcy Dept. Po Box 4521 Carol Stream IL 60197 Acct #: 5405		J	Dates: 2013-14 Nature of Lien: Lien on Vehicle - Non-PMSI Market Value: \$14,261.00 Intention: Reaffirm 524 (c) *Description: Earthmover CU - 2010 Ford Flex				\$2,346	\$0
3	Earthmover Credit Union Attn: Bankruptcy Dept. Po Box 2937 Aurora IL 60507 Acct #: 915140000402000			Dates: 2/9/13 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$14,261.00 Intention: Reaffirm 524 (c) *Description: Earthmover CU - 2010 Ford Flex				\$23,950	\$9,689

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS								
Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
4 Wells Fargo Home Mortgage Attn: Bankruptcy Dept. 8480 Stagecoach Cir Frederick MD 21701 Acct #: 7080218293942		J	Dates: 12/8/09 Nature of Lien: Mortgage Market Value: \$243,190.00 Intention: Reaffirm 524 (c) *Description: 8350 S. Scottsdale Ave., Chicago, IL 60652 (Debtors' residence)				\$241,745	\$98,555

Total

(Report also on Summary of Schedules)

\$296,291

\$136,494

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

In re

U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Case 14-43824 Doc 1 Filed 12/08/14 Entered 12/08/14 17:03:50 Desc Main Document Page 17 of 58 * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С Priority [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

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David Lee Weller and Cynthia Louise Weller / Debtors

In re

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A N N	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Advocate Health Care Attn: Bankruptcy Dept. PO Box 4256 Carol Stream IL 60197 Acct #: 556209260			Dates: 2008-12 Reason: Medical/Dental Services				\$1,850
2	Advocate Medical Group Bankruptcy Department PO Box 92523 Chicago IL 60675 Acct #: 1002155543			Dates: 2008-13 Reason: Medical/Dental Service				\$400
3	American Express Bankruptcy Department PO Box 650448 Dallas TX 75265 Acct #: 6162		w	Dates: 2001-14 Reason: Credit Card or Credit Use				\$1,000
4	BBY/CBNA Attn: Bankruptcy Dept. 50 Northwest Point Road Elk Grove Village IL 60007 Acct #: XXXXX6162		W	Dates: 2010-2014 Reason: Credit Card or Credit Use				\$8

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David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
С	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
E F	Bill Me Later Bankruptcy Department PO Box 105658 Atlanta GA 30348			Dates: Reason:	2008-13 Credit Card or Credit Use				\$25
	Acct #:								
E	Bill Me Later Bankruptcy Department PO Box 2394 Dmaha NE 68103-2394			Dates: Reason:	Credit Card or Credit Use				\$3,425
	Acct #: 5049906015191406								
F	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285		w	Dates: Reason:	2007-2014 Credit Card or Credit Use				\$1,860
A	Acct #: XXXXX6162								
F F	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX6162		w	Dates: Reason:	2003-2014 Credit Card or Credit Use				\$4,407
F	CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: XXXXX6162		W	Dates: Reason:	2002-2014 Credit Card or Credit Use				\$336
10 (COMENITY CAPITAL/Hsnmc Attn: Bankruptcy Dept. 995 W 122Nd Ave Nestminster CO 80234		w	Dates: Reason:	2011-2014 Credit Card or Credit Use				\$1,400
	Acct #: XXXXX6162								
F	Equifax Attn: Bankruptcy Dept. PO Box 740241 Atlanta GA 30374			Dates: Reason:	2014 Notice Only				\$0
A	Acct #: XXXXX4895								

Record # 613151 Page 2 of 4

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A A	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
12 Experian Attn: Bankruptcy Dept. PO Box 2002 Allen TX 75013			Dates: 2014 Reason: Notice Only				\$0
Acct #: XXXXX4895 13 Gecrb/QVC Attn: Bankruptcy Dept. Po Box 971402 El Paso TX 79997 Acct #: XXXXX4895		Н	Dates: 1988-2014 Reason: Credit Card or Credit Use				\$2,715
14 JC Penney/GECRB Attn: Bankruptcy Dept. Po Box 984100 El Paso TX 79998 Acct #: 4895		J	Dates: 1995-2014 Reason: Credit Card or Credit Use				\$200
15 Kohls/Capital One Attn: Bankruptcy Dept. N56 W 17000 Ridgewood Dr Menomonee Falls WI 53051 Acct #: XXXXX4895			Dates: 1995-2014 Reason: Credit Card or Credit Use				\$1,100
16 Little Company of Mary Hosp. Bankruptcy Department 2800 W. 95th St. Evergreen Park IL 60805 Acct #: V00029891451			Dates: Reason: Medical/Dental Services				\$100
17 Menards/Capital One Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX4895		Н	Dates: 2000-2014 Reason: Credit Card or Credit Use				\$5,736
18 Palisades Collection LLC Bankruptcy Department PO Box 1244 Englewood Cliffs NJ 07632 Acct #: 4246 1520 0996 0589			Dates: Reason: Credit Card or Credit Use				\$27,000
Λοοι π. τέτο 1020 0330 0303	ı	I	I	1			

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In re

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:

Judge:

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
19	Sears/CBNA Attn: Bankruptcy Dept. Po Box 6283 Sioux Falls SD 57117 Acct #: 6162		w	Dates: 1999-2008 Reason: Credit Card or Credit Use				\$700
	Law Firm(s) Collection Agent(s) Represe	ontin	a the	Quininal Craditor			ı	
	Sears Bankruptcy Recovery Bankruptcy Dept. PO Box 20363 Kansas City MO 64195							
20	Sears/CBNA Attn: Bankruptcy Dept. Po Box 6283 Sioux Falls SD 57117		Н	Dates: 2002-14 Reason: Credit Card or Credit Use				\$4,400
	Acct #: XXXXX4895							
	Law Firm(s) Collection Agent(s) Represe	entin	g the	Original Creditor				
	Sears Bankruptcy Recovery Bankruptcy Dept. PO Box 20363 Kansas City MO 64195							
21	Transunion Attn: Bankruptcy Dept. PO Box 1000 Chester PA 19022 Acct #: XXXXX4895			Dates: 2014 Reason: Notice Only				\$0
		1	l .	Total Amount of Unsecured Cla	ims	Г	I	<u> </u>
				iotal Amount of officeured old	3			\$ 56,662

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

_

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 613151 B6G (Official Form 6G) (12/07) Page 1 of 1

Fill in this information to identify your case:					
Debtor 1	David	Lee	Weller		
	First Name	Middle Name	Last Name		
Debtor 2	Cynthia	Louise	Weller		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u> Case Number					

Che	ck if this is:
	An amended filing
	A supplement showing post-petition chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	X Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Mechanic		Billing clerk
	Occupation may Include student		Chicago Suburba	n Express	Six Corners Same Day Surgery
		Employers address	5504 W. 47th St.	_	4211 N. Cicero Ave.
			Chicago, IL 60608		Chicago, IL 60641
		How long employed there?	Approx. 6 years		Approx. 10 months
Pa	rt 2: Give Details About Month	ly Income			
	spouse unless you are separated. If you or your non-filing spouse ha	he date you file this form. If you have more than one employer, comboce, attach a separate sheet to this	ine the information for a		,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payro deductions). If not paid monthly, calculate what the monthly wage wou		•	\$4,945.42	\$3,213.25
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,945.42	\$3,213.25

 Official Form B 6I
 Record # 613151
 Schedule I: Your Income
 Page 1 of 2

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Case Number (if known) Document David Lee Debtor 1 First Name Middle Name Last Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
C	ppy line 4 here	4.	\$4,945.42	\$3,213.25	
	all payroll deductions:	_	•		
	n. Tax, Medicare, and Social Security deductions	5a. 	\$1,428.92	\$654.79	
	o. Mandatory contributions for retirement plans	5b. 	\$0.00	\$0.00	
50	c. Voluntary contributions for retirement plans	5c. —	\$0.00	\$0.00	
	l. Required repayments of retirement fund loans	5d. 	\$0.00	\$0.00	
	e. Insurance	5e.	\$0.00	\$0.00	
	Domestic support obligations	5f. 	\$0.00	\$0.00	
	g. Union dues	5g.	\$0.00	\$0.00	
	n. Other deductions. Specify:	5h. 	\$0.00	\$0.00	
	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _ =	\$1,428.92	\$654.79	
	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,516.50	\$2,558.46	
	all other income regularly received:				
8a	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b	o. Interest and dividends	8b.	\$0.00	\$0.00	
80	E. Family support payments that you, a non-filing spouse, or a	8c.	\$0.00	\$0.00	
	dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
80	, ,	8d. 	\$0.00	\$0.00	
86	e. Social Security	8e. 	\$0.00	\$0.00	
8f	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
0-	Specify:	0	# 0.00	#0.00	
80		8g. —	\$0.00	\$0.00	
81	, , ,	8h. —	\$0.00	\$0.00	
9. A (dd all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00	
	alculate monthly income. Add line 7 + line 9.	10.	\$3,516.50 +	\$2,558.46	\$6,074.96
Ad	dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	4 0,000 110 0
In ot Do	ate all other regular contributions to the expenses that you list in Schedule clude contributions from an unmarried partner, members of your household, you her friends or relatives. In not include any amounts already included in lines 2-10 or amounts that are respectify:	our dependen	•	Schedule J.	1. \$0.00
	dd the amount in the last column of line 10 to the amount in line 11. The restrict that amount on the Summary of Schedules and Statistical Summary of Ce		•	annlies	2. \$6,074.96
	o you expect an increase or decrease within the year after you file this form		s and Neialed Dala, II II	αργιισο	Ψ5,074.90
_	No. Yes. Explain:	••			

Fi	ll in this in	formation to identify your ca	ase:				
D	ebtor 1	David First Name	Lee Middle Name	Weller Last Name	Check if this is:	ed filing	
D	ebtor 2	Cynthia	Louise	Weller	I =	ŭ	-petition chapter 13
(S	pouse, if filing)	First Name	Middle Name	Last Name	·	of the following d	
		Bankruptcy Court for the : <u>NOI</u>	RTHERN DISTRICT	OF ILLINOIS	MM / DD / \	YYYY	
	ase Number	·					
Off	icial F	orm B 6J				filing for Debtor: separate house	2 because Debtor 2 hold.
		e J: Your Expe	nses				12/13
Be as	s complete	and accurate as possible. If	f two married peo	ole are filing together, both are e	equally responsible for supplying	ng correct informa	ation. If
more	-	needed, attach another shee	-	the top of any additional pages,		=	
Pa	rt 1:	Describe Your Household					
1. I	s this a joi	int case?					
	No. (Go to line 2.					
	X Yes. I	Does Debtor 2 live in a separ	rate household?				
		X No.					
		Yes. Debtor 2 must file	a separate Schedu	le J.			
2.	Do you l	nave dependents?	No No		Dependent's relationship to	Dependent's	Does dependent live
	Do not lis Debtor 2	st Debtor 1 and		t this information for ndent	Son	age	with you?
	Do not s	tate the dependents'			3011		X Yes
	names.						X No
							Yes
							X No
							Yes
							X No
							Yes
							
							Yes
3.		expenses include	X No				
		s of people other than and your dependents?	Yes				
Pa		Estimate Your Ongoing Monthly	v Evnenses				
				less you are using this form as	a supplement in a Chapter 13 o	case to report	
exp	-	f a date after the bankruptcy		a supplemental <i>Schedule J</i> , che			
	-	ses paid for with non-cash g	=	=			·
of s	uch assist	ance and have included it or	n Schedule I: Youi	Income (Official Form B 6I.)			our expenses
4.	The rent	tal or home ownership exper	nses for your resid	lence. Include first mortgage pay	ments and		
	any rent	for the ground or lot.				4.	\$1,886.38
	If not in	cluded in line 4:					
	4a. Re	eal estate taxes				4a.	\$0.00
		operty, homeowner's, or rente				4b.	\$0.00
		ome maintenance, repair, and				4c.	\$100.00
	4d. Ho	meowner's association or cor	ndominium dues			4d.	\$0.00

Schedule J: Your Expenses

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David Lee

Middle Name

Debtor 1

First Name

Document

Last Name

Page 27 of 58 Case Number (if known) _

Your expenses 5. \$453.21 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$362.00 Electricity, heat, natural gas 6a. 6a. \$62.00 6h Water, sewer, garbage collection \$290.00 6c. Telephone, cell phone, internet, satellite, and cable service 6c. \$ 0.00 Other. Specify:_ 6d. 7. \$650.00 7. Food and housekeeping supplies \$75.00 8. 8. Childcare and children's education costs \$275.00 9. Clothing, laundry, and dry cleaning 10. \$130.00 10. Personal care products and services \$218.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$565.00 12. Do not include car payments. \$4.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$127.00 15a. Life insurance \$83.50 15b. 15b. Health insurance \$284.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$408.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ 17d. Other. Specify: Reaffirmation Agreement Payments, \$75.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. 19 \$0.00 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 6J Record # 613151 Case 14-43824 Doc 1 Filed 12/08/14 Entered 12/08/14 17:03:50 Desc Main Document Page 28 of 58 (Weller Weller Page 28 of 58)

David Lee Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$15.00 21. Other. Specify: ___Postage/Bank Fees (\$15.00), 21. \$6,063.09 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$6,074.96 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$6,063.09 23b. Copy your monthly expenses from line 22 above. 23b.-\$11.87 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 6J Record # 613151 Schedule J: Your Expenses Page 3 of 3

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 11/25/2014 /s/ David Lee Weller

David Lee Weller

Dated: 11/25/2014 /s/ Cynthia Louise Weller

Cynthia Louise Weller

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

2012: \$

David Lee Weller and Cynthia Louise Weller / Debtors	Bankruptcy Docket #:
	Judae:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2014: \$ 2013: \$56,307 2012: \$	Employment	
Spouse		
AMOUNT	SOURCE	
2014: \$ 2013: \$19.381	Employment	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cvnthia Louise Weller /	/ Debtors
--	-----------

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

oz. Weeme o'hiek hijikki kem eo mekki ok ei ek kilok ei bookeed.
State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE

Unemployment

2013: \$12,983 2012: \$

2014: \$

X

Spouse

AMOUNT SOURCE

02 INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

03. PAYMENTS TO CREDITORS:

AMOUNT

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Wells Fargo HM Mortgag 8480 Stagecoach Cir	Monthly	\$1,886	\$241,745
Frederick MD 21701			
Earthmover CU Po Box 2937 Aurora IL 60507	Monthly	\$447	\$26,296



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

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Case 14-43824 Doc 1 Filed 12/08/14 Entered 12/08/14 17:03:50 Desc Main Document Page 32 of 58

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers

Amount Still Owing



04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure

Description and



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment

Terms of Assignment or Settlement



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE
V
Х

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description and Value to Debtor. of If Any Gift of Gift Organization



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date Value if Loss Was Covered in Whole or in of of Property Part by Insurance, Give Particulars Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Date of Payment, Name and Amount of Money or Address Name of Payer if Description and of Payee Other Than Debtor Value of Property Geraci Law. LLC 2014 Payment/Value: \$2,995.00

55 E Monroe St Suite #3400

Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or description Name of Payer if Address and of Payee Other Than Debtor Value of Property

Hananwill Credit Counseling, 2014 \$29.00 115 N. Cross St., Robinson,

IL 62454



10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Describe Property Transferred Transferee, Relationship and to Debtor Date Value Received

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

		Judge:	
	STATEMENT OF FINAN	CIAL AFFAIRS	
10b. List all property transferred by t rust or similar device of which the de	he debtor within ten (10) years immediately pre ebtor is a beneficiary.	ceding the commencement of this c	ase to a self-settled
Name of Trust or other Device	Date(s) of Transfer(s)	Amount and Date of Sale or Closing	
11. CLOSED FINANCIAL ACCOUNT	TS:		
ransferred within one (1) year imme certificates of deposit, or other instru associations, brokerage houses and	nents held in the name of the debtor or for the bediately preceding the commencement of this caments; shares and share accounts held in bank other financial institutions. (Married debtors fillinstruments held by or for either or both spouse not filed.)	se. Include checking, savings, or ot ss, credit unions, pension funds, coc ng under chapter 12 or chapter 13 m	ner financial accounts, peratives, nust include
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing	
12. SAFE DEPOSIT BOXES:			
mmediately preceding the commend	r depository in which the debtor has or had sec cement of this case. (Married debtors filing under swhether or not a joint petition is filed, unless to Names & Addresses of Those With	er chapter 12 or chapter 13 must inc	lude boxes or
Other Depository	Access to Box or depository	Contents	Surrender, if Any
ist all satelfic mode by any goditor.	including a hank against a daht or dangsit of t	an dahtar within 00 daya proceding t	the commencement of
his case. (Married debtors filing und	including a bank, against a debt or deposit of the chapter 12 or chapter 13 must include inform ses are separated and a joint petition is not filed.	nation concerning either or both spo	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:

Judge:

QT/	ATEM	TIND	OF	EIN	ANC	IAI	AFFA	IDC
3 I /	4 I C IV		UE	ПІЛ	AIV	HL	AFFA	INO

	NONE
ı	V
ı	A

spouse.			
	Name	Dates of	
Address	Used	Occupancy	
16. SPOUSES and FORMER SPOUSES		or territory (including Alaska, Arizona, California, Ida	aho,
f the debtor resides or resided in a com Louisiana, Nevada, New Mexico, Puerto	munity property state, commonwealth, Rico, Texas, Washington, or Wiscons	or territory (including Alaska, Arizona, California, Ida n) within eight (8) years immediately preceding the ry former spouse who resides or resided with the de	



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the **Environmental Law:**

Site Name Name and Address Date Environmental of Governmental Unit of Notice and Address Law



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Environmental Date and Address of Governmental Unit of Notice Law

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankruptcy Docket #: David Lee Weller and Cynthia Louise Weller / Debtors Judge:

NONE
37
Х

STATEMENT OF FINANCIAL AFFAIRS			
17c. List all judicial or administrative proceed debtor is or was a party. Indicate the name a number.	-		
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
18 NATURE, LOCATION AND NAME OF BL	JSINESS		
a. If the debtor is an individual, list the name ending dates of all businesses in which the continuous partnership, sole proprietor, or was self-empimmediately preceding the commencement of within six (6) years immediately preceding the	debtor was an officer, director, partne loyed in a trade, profession, or other of this case, or in which the debtor ov	er, or managing executive of a corporati activity either full- or part-time within six	on, partner in a
If the debtor is a partnership, list the names, dates of all businesses in which the debtor wimmediately preceding the commencement of	as a partner or owned 5 percent or r		
If the debtor is a corporation, list the names, dates of all businesses in which the debtor wimmediately preceding the commencement of	vas a partner or owned 5 percent or r		
Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	Nature of Business	Beginning and Ending Date
b. Identify any business listed in subdivision	a., above, that is "single asset real of	estate" as defined in 11 USC 101.	
Name	Address		
The following questions are to be completed			
been, within six years immediately preceding or owner of more than 5 percent of the voting colon proprietor, or self-employed in a trade of the proprietor.		; a partner, other than a limited partner,	
sole proprietor, or self-employed in a trade, p			



List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

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Document Page 37 of 58 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors	Bankruptcy Docket #:
--	----------------------

Judge:

	no within two (2) years immediately preceding the financial statement of the debtor.	e filing of this bankruptcy case have audited the	DOOKS OF
Name	Address	Dates Services Rendered	
Igo List all firms or individuals wh	o at the time of the commencement of this case	were in possession of the books of account and	t records of
	ccount and records are not available, explain.		
Name	Address		
	reditors and other parties, including mercantile a years immediately preceding the commencement	and trade agencies, to whom a financial statemeent of this case.	nt was
Name and Address	Date Issued		
	tories taken of your property, the name of the p	erson who supervised the taking of each invento	ry, and the
ist the dates of the last two inven		erson who supervised the taking of each invento Dollar Amount of Inventory (specify cost, market of other basis)	ry, and the
List the dates of the last two inverdollar amount and basis of each in Date of Inventory	nventory.	Dollar Amount of Inventory (specify cost, market of other basis)	ry, and the
List the dates of the last two inverdollar amount and basis of each in Date of Inventory	Inventory. Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)	ry, and the
List the dates of the last two inventional dollar amount and basis of each in Date of Inventory D. List the name and address of the Date of Inventory	Inventory Supervisor e person having possession of the records of each of the second solution.	Dollar Amount of Inventory (specify cost, market of other basis)	ry, and the
Date of Inventory	Inventory Supervisor Re person having possession of the records of each mental and Addresses of Custodian of Inventory Records ICERS, DIRECTORS AND SHAREHOLDERS: t nature and percentage of interest of each mental and percentage of each mental	Dollar Amount of Inventory (specify cost, market of other basis) ach of the inventories reported in a., above.	ry, and the
List the dates of the last two invertedlar amount and basis of each in Date of Inventory D. List the name and address of the Date of Inventory	Name and Addresses of Custodian of Inventory Records ICERS, DIRECTORS AND SHAREHOLDERS:	Dollar Amount of Inventory (specify cost, market of other basis) ach of the inventories reported in a., above.	ry, and the
Date of Inventory	Inventory Supervisor Re person having possession of the records of each ment of Inventory Records ICERS, DIRECTORS AND SHAREHOLDERS: It nature and percentage of interest of each ment of Interest	Dollar Amount of Inventory (specify cost, market of other basis) ach of the inventories reported in a., above.	

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors	David I	Lee Weller	and Cynthia	Louise Weller	/ Debtors
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Bankruptcy Docket #:

Judge:

	STATEMENT OF FINAL	NCIAL AFFAIRS	
2. FORMER PARTNERS, OFFICERS,	DIRECTORS AND SHAREHOLDERS:		
the debtor is a partnership, list the natu	ure and percentage of partnership interes	t of each member of the partnership.	
		Date of	
Name	Address	Withdrawal	
2b. If the debtor is a corporation, list all neediately preceding the commencement	·	with the corporation terminated within one (1) year	
Name		Date of	
and Address	Title	Termination	
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
4. TAX CONSOLIDATION GROUP:			
	· ·	nber of the parent corporation of any consolidated gars immediately preceding the commencement of	
Name of	Taxpayer		
Parent Corporation	Identification Number (EIN)		
5. PENSION FUNDS:			
		number of any pension fund to which the debtor, as inmediately preceding the commencement of the ca	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors	Bankruptcy Docket #:
	Judae:

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/25/2014
/s/ David Lee Weller

David Lee Weller

Dated: 11/25/2014
/s/ Cynthia Louise Weller

Cynthia Louise Weller

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Brendan Financial	8350 S. Scottsdale Ave., Chicago, IL 60652 (Debtors' residence)
Bankruptcy Department	
30 E. Ave., Ste. A	
Riverside IL 60546	
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at least or	ne):
☐Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt
Property No. 2	
Creditor's Name:	Describe Property Securing Debt:
Earthmover Credit Union	Earthmover CU - 2010 Ford Flex
Attn: Bankruptcy Dept.	
Po Box 2937	
Aurora IL 60507	
Property will be (check one):	
□Surrendered ■R	Retained
If retaining the property, I intend to (check at least or	ne):
☐Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION		
Property No. 3		
Creditor's Name: Earthmover Credit Union Attn: Bankruptcy Dept. Po Box 4521 Carol Stream IL 60197	Describe Property Securing Debt: Earthmover CU - 2010 Ford Flex	
Property will be (check one):		
□Surrendered ■F	Retained	
If retaining the property, I intend to (check at least o □Redeem the property ■Reaffirm the debt □Other. Explain		
Property is (check one):		
☐Claimed as exempt	■Not claimed as exempt	
Property No. 4	1	
Creditor's Name: Wells Fargo Home Mortgage Attn: Bankruptcy Dept. 8480 Stagecoach Cir Frederick MD 21701	Describe Property Securing Debt: 8350 S. Scottsdale Ave., Chicago, IL 60652 (Debtors' residence)	
Property will be (check one):		
□Surrendered ■F	Retained	
If retaining the property, I intend to (check at least one): □Redeem the property ■Reaffirm the debt		
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).	
Property is <i>(check one)</i> : ■Claimed as exempt	□Not claimed as exempt	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
Lessor's Name:	Describe Property Securing Debt:	Lease will be
None		assumed pursuant to 11 U.S.C. § 365(p)(2):
		□ Yes □ No

Dated: 11/25/2014

/s/ David Lee Weller

David Lee Weller

David Lee Weller

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a

Dated: 11/25/2014
/s/ Cynthia Louise Weller
Cynthia Louise Weller

X Date & Sign

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Document Page 43 of 58 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Do	ocket#:
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Judge:

	DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR DEBTOR - 2010	6B
	at compensation paid to me within one year	. Bankr. P. 2016(b), I certify that I am the attorney for the above name before the filing of the petition in bankruptcy, or agreed to be paid to (s) in contemplation of or in connection with the bankruptcy case is as follows:	
	The compensation paid or promised by the D	ebtor(s), to the undersigned, is as follows:	
	For legal services, Debtor(s) agrees to pay and	I I have agreed to accept	\$2,995.00
	Prior to the filing of this Statement, Debtor(s) ha	as paid and I have received	\$2,995.00
	The Filing Fee has been paid.	Balance Due	\$0.00
2.	The source of the compensation paid to me w	vas:	
	Debtor(s) Other: (specify)		
3.	The source of compensation to be paid to me	on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify)		
		fer, assignment or pledge of property from the debtor(s) except the	following for the
4.	•	share with any other entity, other than with members of the undersigned's law nout the client's consent, except as follows: None.	
5.	The Service rendered or to be rendered inclu	ude the following:	
(a)	·	ng advice and assistance to the client in determining whether to file a petition	
(b)	under Title 11, U.S.C. Preparation and filing of the petition, schedule	es, statement of affairs and other documents required by the court.	
(c) (d)	Representation of the client at the first sched	uled meeting of creditors.	
6.		isclosed fee does not include the following service: or court dates, amendments to schedules, adversary complaints o	r conversions to
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement or a for payment to me for representation of the debtor(s) in this bankruptcy p	-
		Respectfully Submitted,	
Di	Pate: 12/06/2014	/s/ Joseph Mark D'Onofrio	
		Joseph Mark D'Onofrio	
		GERACI LAW L.L.C.	
		55 E. Monroe Street #3400	

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 613151 Page 1 of 1 B6F (Official Form 6F) (12/07)

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National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 312.332.1800 help@geracilaw.com

Date: 9/30/2014

Consultation Attorney: **JOD**

Record #: **613-151**



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$\frac{1}{2}\frac{1}{2}\frac{5}{2}\frac{1}{2}\frac{5

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues, or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: 9-30-14

David Weller(Debtor)

Attorney for the Debtor(s), Representing Geraci Law L.L.C.

X <u>Cynillia XUIIIII</u>
CynthiaWeller (Joint Debtor)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/25/2014 /s/ David Lee Weller

David Lee Weller

X Date & Sign

Dated: 11/25/2014

/s/ Cynthia Louise Weller

X Date & Sign

Cynthia Louise Weller

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 46 of 58 In re. David Lee Weller and Cynthia Louise Weller / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re. David Lee Weller and Cynthia Louise Weller / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 11/25/2014	/s/ David Lee Weller	
	David Lee Weller	
Dated: 11/25/2014	/s/ Cynthia Louise Weller	
	Cynthia Louise Weller	
Dated: 12/06/2014	/s/ Joseph Mark D'Onofrio	
	Attorney: Joseph Mark D'Onofrio	

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B1 (Official Form 1) (12/11)

Voluntary Petition This page must be completed and filed in every case)	Name of Joint Deptor(s) David Lee Weller Cynthia Louise Weller
Signa	tures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this: petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are altached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	(Signature of Foreign Representative) (Printed Name of Foreign Representative)
David Lee Weller	<< Sign & Date on Those Lines
Dated: // 1 25 12014 Cynthia Louise Weller Dated: // 1 25 12014	<< Sign & Date on Those Lines
Signature of Attorney Signature of Attorney Signature of Attorney Joseph Mark D'Onofrio Printed Name of Attorney for Debtor(s) GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800 Dated:	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers. I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (if the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnerhsip) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11. United States Code. specified in this petition. Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate difficial form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

4	 Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
	performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of
	the certificate and a copy of any debt repayment plan developed through the agency.
Ì	Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
	performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must
	file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	introught the agency no rater than 14 days after your bank upicy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the
	seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent
	circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file
	your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt
	management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the
	court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied
	by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to
	participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U S.C. § 109(h)
	does not apply in this district.
l ce	rtify under penalty of perjury that the information provided above is true and correct.
nat.	ed: // 125 12014 Cash weller X Date & Sign
val	
	David Lee Weller

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

ine of the five statements below and attach any documents as directed.	
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling aging the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and performing a related budget analysis, and I have a certificate from the agency describing the services provided to me, the certificate and a copy of any debt repayment plan developed through the agency.	assisted me in
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling ag the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to give a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment p through the agency no later than 14 days after your bankruptcy case is filed.	assisted me in o me. You must
Certify that I requested credit counseling services from an approved agency but was unable to obtain the se seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] circumstances here.]	credit counseling
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a commanagement plan developed through the agency. Fallure to fulfill these requirements may result in dismissal of your of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must by a motion for determination by the court.]	ppy of any debt case. Any extension dismissed if the
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency of realizing and making rational decisions with respect to financial responsibilities.);	so as to be incepable
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasparticipate in a credit counseling briefing in person, by telephone, or through the Internet.);	sonable effort, to
Active military duty in a military combat zone.	
The United States trustee or bankruptcy administrator has determined that the credit counseling requirement does not apply in this district.	t of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above is true and correct.	
Dated: 11 125 12014 Cynthia & Wille	X Date & Sign
Cynthia Louise Weller	L

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Lee Weller and Cynthia Louise Weller / Debtors

Bankruptcy Docket #:
Judge:

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: <u>// /25</u> /2014	Kark Weller	X Date & Sign
	David Lee Weller	
Dated: // 125 /2014	Cymilia L. Willie	X Date & Sign
establishment establishment establishment establishment establishment establishment establishment establishment	Cynthia Louise Weller	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

re David Lee Weller and Cynthia L	ouise Weller / Debtors	Bankruptcy Docket #:
en Copani, e pa a copaca y de presentante acción, por una universa meso incrinario una una una una una una una		Judge:
	DEBTOR'S STATEMENT OF IN	TENTION
DTD Deventer	subject to unexpired leases. (All three of	- TOP-CONTROL OF THE PROPERTY
, , ,	ed lease. Attach additional pages if nece	
roperty No.		
essor's Name: one	Describe Property Securing Debt	assumed pursuant to 11 U.S.C. § 365(p)(2):
		☐ Yes ☐ No
I declare under penalty	of perjury that the above indicates my intention debt and/or personal property subject to an	
ated: <u>// /25</u> /2014	Daul Rhieller	X Date & Sign
	David Lee Weller	

B6F (Official Form 6F) (12/07) Page 3 of 3

X Date & Sign

Dated: // 135 /2014 Cynthia Louise Weller

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must fist any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, Joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for smilly support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filting of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filted. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filling. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others. e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferree will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in fleu of foreclosure. Turn condo keys over to condo association or remain fliable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacent and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15, JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in benkruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State. Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

is filed in Court AND WE HAVE TO READ, CHEC	CK, & MAKE SURE OUR PETITION IS ACCURATEIII	
Dated: // /25 /2014	Lank Kwaller	X Date & Sign
	David Lee Weller	
Dated: // 1 25 /2014	Cynitica Sulline	X Date & Sign
	Cynthia Louise Weller	L ₁

Record# 613151 Asset Disclosure Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	MORITERN DISTRICT OF	ILLINUIS EASTERN DIVISION
David Lee Weller and	Cynthia Louise Weller / Debtors	Bankruptcy Docket #:
		Judge:
<u> </u>		ининия-голого выполнять под на полнатичення под

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDE	R PENALTY OF PERJURY THAT THE FOREGOING IS TR	UE AND CORRECT.
Dated: <u>// / 1/25</u> /2014	Dauld Weller David Lee Weller	X Date & Sign
Dated: <u>// /25</u> /2014	<u>Cyarker Sulshie</u> Cynthia Louise Weller	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Form B 201A, Notice to Consumer Debtor(s)

In re David Lee Weller and Cynthia Louise Weller / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: <u>// / /5</u> /2014	David Lee Weller	X Date & Sign
Dated: // 1 23 /2014	Aunifica Illilla	X Date & Sign
Dated: 1 / 26 /2014	Cynthia Louise Weller Mtorney:/Joseph Mark D'Onofrio	
Record # 613151		Notice to Consumer Debtor(s) Page 2 of 2

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ebtor 1	David	Lee	Weller	Case Nur	nber (if known)	
Si	immary of Your A	nt of your total nonpriority uns ssets and Liabilities and Certai ou may refer to line 5 on that for	n Statistical Information S	out A schedules	\$56,662.00	
					x .25	3.
	% of your total no ultiply line 41a by	onpriority unsecured debt. 11 0.25	U.S.C. § 707(b)(2)(A)(i)(I)		\$14,165.50 copy	\$14,165.5
is		ne income you have left over a 5% of your unsecured, nonpri- applies:		ved deductions		
	Line 39d is les Go to Part 5.	ss than line 41b. On the top of	page 1 of this form, check	k box 1, There is no presumption	of abuse.	
[qual to or more than line 41b. on may fill out Part 4 if you claim to		is form, check box 2, <i>There is a p</i> en go to Part 5.	oresumption	
Part 4:	Give Details	About Special Circumstances				
		cial circumstances that justify tive? 11 U.S.C. § 707(b)(2)(B).	additional expenses or	adjustments of current monthly	r income for which there is no	
	No. Go to Par	rt 5.				
		following information. All figure item. You may include expense		rage monthly expense or income	adjustment	
	adjustments n	a detailed explanation of the secessary and reasonable. You necome adjustments.		make the expenses or income trustee documentation of your ad	ctual	
	Give a deta	alled explanation of the specia	I circumstances		Average monthly expense or income adjustment	
Part 5:	Sign Below					
	By signing here,	declare under penalty of perju	ry that the information on	this statement and in any attachr	ments is true and correct.	
	Da	cold all	Me	Cynther &	Wellee	
		David Lee Weller		-	ouise Weller	
	Date: Dated	1:/6/16/12014		Date: Dated: 12 106	_/2014	

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B1 (Official Form	n 1) (12/11))		· ·
			David Lee Weller nthia Louise Weller
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach ad	ditional sheet)
Location Where File	ed:	Case Number:	Date Filed:
None		NAME OF THE PARTY	
None			
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	Affilate of this Debtor (if more than	one, attach additional sheet)
Name of Debtor:	7409 100 100 100 100 100 100 100 100 100 1	Case Number:	Date Filed:
District:		Relationship:	Judge:
<u> </u>		1	
forms 10K at pursuant to 1934 and is re	Exhibit A pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15 (d) of the Securities Exchange Act of equesting relief under chapter 11) t A is attached and made a part of this petition	I. the attorney for the petitioner nather that have informed the petitioner that or 13 of title 11, United States Co	Exhibit B or is an individual whose debts are primarily consumer debts) amed in the foregoing petition, declare that I [he or she] may proceed under chapter 7, 11, 12 de, and have explained the relief available under fy that I have delivered to the debtor the notice
No.	(To be completed by every individual debtor. If a joint petition is fill D completed and signed by the debtor is attached and made a part of this a joint petition:	petition	d attach a separate Exhibit D)
Exhibit	t D also completed and signed by the joint debtor is attached and made a pa	art of this petition.	
	_	ng the Debtor - Venue	
	(Check the A Debtor has been domiciled or has had a residence, principal p	applicable Box.)	seats in this District for 180 days
	immediately preceding the date of this petition or for a longer p		
	There is a bankruptcy case concerning debtor's affiliate, gene	ral partner, or partnership pend	ling in this District
	Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or or proceeding [in a federal or state court] in this District, or the relief sought in this District.	assets in the United States but	is a defendant in an action
	Certification by a Debtor Who Resid	les as a Tenant of Resident	ential Property
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the		cked, complete the	
	following) (Name of landlord that obtained judgment)		
	(Address of Landlord)		_
	Debtor claims that under applicable nonbankruptcy law, there permitted to cure the entire monetary default that gave rise to possession was entered, and		
	Debtor has included in this petition the deposit with the court of	of any rent that would become d	ue during the 30-day
	period after the filing of the petition Debtor certifies that he/she has served the Landlord with this	certification. (11 U.S.C. § 362(1))

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